IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

n re the Application of: MATSUMOTO, Tsutomu et al.

Group Art Unit: 2135

Serial No.: 09/810,437

Examiner: Lin L.D. SON

Filed: March 19, 2001

P.T.O. Confirmation No.: 7204

For.

CARD SETTLEMENT METHOD AND SYSTEM USING MOBILE INFORMATION

TERMINAL

INFORMATION DISCLOSURE STATEMENT AND STATEMENT PURSUANT TO 37 CFR 1.97(c)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

January 6, 2005

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached, together with a copy of a European Search Report issued on November 18, 2004.

This Information Disclosure Statement is being submitted after issuance of a first official action on the merits and expiration of the three month period following the filing date or the entry in the national stage for the above-captioned application, but prior to issuance of either a final official action, a Notice of Allowance, or an action that otherwise closes prosecution in the application.

The undersigned hereby certifies that no item of information contained in this statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, no information contained in this statement was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this statement.

The above information is presented so that the Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

The Commissioner is authorized to charge Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

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PATENT TRADEMARK OFFICE

Enclosures:

European Search Report

Form-1449 References (2)

INFORMATION Atty. Docket No. 010369 Serial No. 09/810,437 **DISCLOSURE** Applicant(s): MATSUMOTO, Tsutomu et al. **CITATION ℃**RTO-1449 March 19, 2001 Group Art Unit: Filing Date: 2135 JAN 0 6 2005 **U.S. PATENT DOCUMENTS** Document No. Name Date Class Subclass Filing Date Initial (If appropriate) AA5,434,395 Storck et al. 7-1995 ABACAD ΑE FOREIGN PATENT DOCUMENTS Document No. Country Translation Date (Yes or No) AF 0 438 930 A1 7/31/91 **EPO** AG AHΑI AJ **OTHER DOCUMENTS** ΑK ALExaminer Date Considered